

# CHEAT SHEET FOR CALLING YOUR INSURANCE

Please be advised it is the patient's responsibility to call their insurance company **PRIOR** to your visit to confirm coverage. The last thing we want is for our patient's to have ANY surprise bills.

1. **Do I have nutritional counseling coverage on my insurance plan**
  - a. If the insurance company asks for a CPT code please provide them with the following codes **97802 & 97803**.
  - b. If they say you do not have coverage using those codes
    - i. ask them to check your coverage for the following CPT codes:
      1. **99401, 99402, 99403 and 99404**.
      2. We also can bill for **S9470** if it is covered on your policy.
2. **Will my diagnosis be covered?**
  - a. If the representative asks for a diagnosis code (aka ICD 10 code) – please tell them the visit is coded the ICD 10 code: **Z71.3**
  - b. If they don't accept **Z71.3** then provide them with **Z72.4** and see if they will cover that diagnosis instead on your plan.
  - c. Insurance coverage can vary based on preexisting conditions or diagnoses. Some diagnoses that can commonly affect coverage are pre-diabetes, diabetes, hypertension, or high cholesterol, and/or BMI status (overweight/obese). If a Doctor has previously diagnosed you with one of these conditions, it is in your best interest to inquire with your insurance company to determine if it alters coverage.
  - d. We always code your visit using preventative coding (if applicable) to maximize the number of visits you receive from your insurance carrier. However, if you **ONLY** have a medical diagnosis (for example: IBS or ED and you do not have diabetes, CVD risk factors, or higher BMI, your insurance may impose a cost-share for your visit either in the form of a deductible, co-pay or co-insurance.
    - i. *\*Nourish & Liv* understands the frustrations that may occur when using weight-related diagnoses. *Nourish & Liv* does not hold the same values that insurance companies have and we will continue to uphold our mission to promote weight-inclusive care. That being said, we at *Nourish and Liv* understand the reliance on health insurance that most individuals experience, and therefore we will always take this into consideration when forming a treatment plan with you.
3. **How many visits do I have per calendar year?**
  - a. Your carrier will let you know how many visits they are willing to cover. Depending on the carrier the number of visits vary from 0 to unlimited

depending on medical need.

#### 4. Do I have a cost-share for my nutrition visit?

- a. A **cost-share** is the amount you will need to pay as required by your particular insurance plan towards your services. A cost-share can be in the form of a deductible, co-pay or co-insurance.
- b. We will always bill under your insurance policy's *preventative benefits* if your plan allows. Preventative benefits usually have **NO cost share** associated with the visit. This is why it is so important you ask about cost-share prior to your visit.
- c. If you do have a cost-share, we will initially bill your insurance company directly. Once we receive the EOB describing your responsibility as the patient, we will bill the credit card on file for the amount noted under 'patient responsibility.
- d. For most insurance companies dietitians are considered a specialist. Therefore, your specialist co-pay is applicable and is payable at the time of service. This information is often apparent on the front of your actual insurance card. However, often because we bill your insurance with preventative counseling the co-pay is often not applicable.
- e. We generally wait for the claim to be processed to determine whether or not you have a co-pay and then charge the credit card you have on file with us the co-pay amount.

#### Summary of questions to ask to verify your nutrition benefits

- Do I have coverage for nutrition counseling?
- Do I need a referral to see a Registered Dietitian?
- Are my diagnoses covered on my particular plan?
- How many visits per calendar year do I receive?
- Is my plan based on the calendar year or contract year
  - If contract year, when does my plan renew?
- Do I have a cost-share for these services?
- Is there an associated cost for me if I choose to have the appointment as a telehealth visit versus in person visit?

Please let us know any information you learn so we can ensure we get the most out of your insurance coverage!

If you have any questions, we are happy to help! Please email  
Nourishandlivnutrition@gmail.com